PTO/SB/08 Equivalent

INFORMATION DISCLOSURE STATEMENT BY APPLICANT	Application No.	10/714,925
	Filing Date	November 18, 2003
	First Named Inventor	Nelson Schneider
	Art Unit	3691
(Multiple sheets used when necessary)	Examiner	Thomas M. Hammond III
SHEET 1 OF 1	Attorney Docket No.	HEFI.001A

U.S. PATENT DOCUMENTS

Examiner Initials	Cite No.	Document Number Number - Kind Code (if known) Example: 1,234,567 B1	Publication Date MM-DD-YYYY	Name of Patentee or Applicant	Pages, Columns, Lines Where Relevant Passages or Relevant Figures Appear
	1	2004/0177029	09-2004	Hammour, et al.	
	2	2004/0205020	~~06-2006~~ 11/2004	Halawi	
	3	2006/0136231	06-2006	Thomas	

NON PATENT LITERATURE DOCUMENTS

Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T[1]
	4	Harney, *Shared Equity Financing: Boon to First-Time Buyers*, July 13, 1991, Washington Post	
	5	*The Property Appraisal Helps Determine Your Loan Amount*, January 8, 2002, Yahoo, Inc., printed through www.archive.org., archived date of article is in the URL in YYYYMMDD format	
	6	Usmani, *Principles of Shariah Governing Islamic Investment Funds*, April 25, 2002	
	7	Lum, *California Lawmaker Proposed Stiffening Penalties for Defrauding Elders*, March 4, 2003, Knight Ridder Tribune Business News	
	8	Kistner, *SEFAs Can Help Parents Buy Houses for Their Children – Shared Equity Financing Agreement*, December 1993, Healthcare Financial Management Association	

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Examiner Signature	/Thomas Hammond III/	Date Considered	12/17/2008

*Examiner: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

T[1] - Place a check mark in this area when an English language Translation is attached. ~~ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH.~~ /T.H./